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THE BEACH NEWS

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VOL. 2—NO. 48 | 4829 Saratoga Ave. Ocean Beach, California | Friday, October 17, 1924 | PHONE POINT LOMA 17 | FIVE CENTS THE COPY

James Martikas Weds Miss Fernanthi Topouzes

ARTISTIC SETTING FOR BEAUTIFUL AND IMPRESSIVE GRECIAN CEREMONY

In one's earthly career there sometimes comes a period when the pride of relationship rises supreme into most harmonious happiness, and just such an exceptionally elevating event occurred to the well and favorably known Topouzes family last Wednesday, October 15, when the three devoted brothers—George, Tom and Dan—grandly sponsored the marriage of their only sister, Fernanthi, to James Martikas, a popular and highly respected resident of Calexico. It was a glorious occasion long to be cherished in memory.

In the presence of over one hundred invited guests, who had been received by Mrs. Kirk Smith acting as hostess, the wedding ceremony took place at 4:30 p. m. amid very artistic surroundings in the Sunset Supper Club on West Point Loma boulevard, Ocean Beach. The scene was ideal. A commodious front room on the second floor had been transformed by florist George Otto into a veritable bower of beauty. The walls were covered with green foliage, while potted plants and baskets of white flowers filled the nooks and corners and a pretty wedding bell was suspended from the high ceiling.

To the softly played organ strains of Mendelssohn's wedding march, the charming young bride, exquisitely gowned and carrying a lovely bridal bouquet, entered the room from one side, with her hand linked on the arm of her brother George, and attended by Mrs. Tom Topouzes as a very gracious matron of honor, while the bridegroom made his entrance from an opposite door, accompanied by his best man, G. J. Polos, of Calexico. They were met in the center of the room by Rev. Geronitos Coutouzes, of Los Angeles, who officiated in performing the marriage ceremony in accordance with the beautiful and impressive ritual of the orthodox Grecian church. Just previous to the marital union, "O, Promise Me," was sweetly sung by Miss Kroell, who also sang "I Love You Truly" most pleasingly at the conclusion of the marriage vows.

Following the nuptial ceremony the entire company posed for a group picture in front of the house, re-entering to enjoy a most sumptuous wedding dinner, splendidly served in the banquet room, with the delightful accompaniment of vocal and instrumental music. Then, on with the dance! Every devotee of terpsichore, from six to sixty, took part in the subsequent happy doings—the apex of joy being reached with a lively impromptu dance—staged in the center of a swerving, swirling circle by the popular councilman, "Dad" Bruschi, and "Our Katherine," with the entire assemblage joining in the jubilee of jollity!

Throughout the evening, numerous telegrams of congratulations were received from absent friends in many cities, including Chicago, San Francisco, Calexico and Los Angeles, all of which were vociferously applauded upon being read aloud to the gathered company, as were the glowing words of welcome by George Topouzes at the beginning of the banquet.

There was a great abundance of pretty and useful wedding gifts. The favors consisted of dainty silk tissue novelties, in blue and pink, filled with bonbons, and the place cards were ornamentally appropriate, while there was a wealth of beautiful cut flowers throughout the hall and rooms.

After a brief honeymoon trip up north, Mr. and Mrs. Martikas will reside in Calexico.

'The Gift Of Land Is The Gift Eternal'

OCEAN BEACH CHOSEN AS FIRST IN FIFTY FOR THE HARMON GIFT

The Harmon Foundation of New York City has selected Ocean Beach as the first community in the United States to receive one of the fifty playground gifts to be awarded this year.

Two thousand dollars will be given on the condition that the playground site must include at least two acres and the difference in the purchase price is provided locally.

A wire was received last week by Tam Deering, executive secretary of the Community Service, as follows: "The committee consisting of Messrs. Howard S. Braucher, Lee F. Hamner and Owen R. Lovejoy, has selected Ocean Beach as the first city to receive one of the fifty playground gifts subject to your compliance with the requirements as outlined in our letter of August 7th. Best wishes for success. Harmon Foundation."

The Harmon Foundation was organized according to its announcement, "primarily for the purpose of encouraging and assisting small growing towns and cities in the acquisition of tracts of suitable land that will for all time be dedicated to the play of growing boys and girls, anticipating the growth of the community, and a corresponding progression in real estate values. The Foundation acts on the principle that 'The gift of land is the gift eternal,' almost the only gift to a community in fact that automatically increases in importance and usefulness as the years pass by.

"As long as there are children they will play. If suitable land and equipment are not provided it will probably be the precarious sport of dodging street cars and the still more uncertain motor traffic. A child's right to play, the value of rightly controlled play is well recognized. What we must emphasize is the necessity of securing recreation places where year in and year out, the high ideals of sport, and through them the nobler ideals of life may be the direct result of normal healthful play."

The application to the Harmon Foundation for assistance in procuring the playground at Ocean Beach was made last April by Community Service which is carrying on a campaign to procure adequate play space at each elementary school in the city so that each neighborhood may have a suitable community center and playground.

In August the Community Service was notified that 750 inquiries were received in response to the offer of the Harmon Foundation to give fifty playgrounds this year. Several thousand dollars must be secured locally in order to make possible the purchase of the land in the vicinity of the Ocean Beach school which it is planned to secure for the playground. It is the intention of the Community Service that the land when acquired shall become the property of the Board of Education.

Special Meeting Chamber of Commerce Next Tuesday Night!

A special meeting of the Ocean Beach Chamber of Commerce has been called for next Tuesday night, October 21, when President Agan states that the Harmon Foundation gift will be fully considered. Edgar F. Hastings, of the School Board, will be present to explain the matter in detail, and all members are earnestly urged to be in attendance. The meeting will take place at 8 o'clock in the Congregational Church building on DeFoe street.

"LOMA LORE"

By WINIFRED DAVIDSON
Point Loma, California

Book rights reserved.

(Continued from last week)

CHAPTER XXI

POINT LOMA IN "PHOENIXIANA"

The name of Captain George Horatio Derby whose "Phoenixiana" published first by D. Appleton & Son in 1855 and still enoying a lively sale, is identified very closely with the history of Point Loma; and this seems a fitting place for the record of such news and notes of the period of his activities here during 1853 and 1854 as have escaped the attention of others.

Captain Derby's "Squibob Papers" though belonging to an earlier phase of his literary career, were not published until 1865; and they are chiefly interesting here, for his comment at page 229 where in satirical vein he comments on the Army Bill then pending which proposed to merge the Corps of Topographical Engineers of which he was an officer, with the Corps of Fortification engineers. It was in his capacity as Topographical Engineer that he came to San Diego to undertake the turning of the San Diego river; and he had been retired to this position after having been severely wounded in the battle of Cerro Gordo in the Mexican war. He was under thirty when he wrote.

"The Corps of Topographical Engineers, organized in 1838, consists of forty-six officers most of whom have served in the field not without some little distinction, and whose scientific skill, not acquired without hard study and experience, has been constantly called in requisition in the construction of military roads, improvement of rivers and harbors, building lighthouses, establishing boundaries and particularly in increasing the geographical knowledge of the country by explorations of new and comparatively unknown territories. The faithful discharge of these duties requires the utmost familiarity with the higher and more abstruse branches of science and the young officer engaged in them has the satisfaction of knowing that he is doing something useful for his country and that his exertions are appreciated by his countrymen."

And he goes on thence to exclaim at the proposition that these young officers should be put to work with the fortifications engineers, making mud pies on a large scale!

In the "Kemble" edition of the "Phoenixiana," so called because of illustrations by the well-known artist which accompany the text, it is at page 219 that Derby's connection with the southern part of the state is noted. He dates his remarks, "San Diego, Aug. 10, 1853," and says:

"It was about 7½ a. m., on the first day of this present month of August, that I awaked from a very pleasant dream in the great city of San Francisco to the very unpleasant conviction that it was a damp and disagreeable morning, and that my presence was particularly required in the small city of San Diego. So, having shaken hands with Frink (the proprietor of the Tehama Hotel), taken an affectionate leave of the chambermaid, and lastly devoured a beefsteak at the Branch of Alden, which viand in perfect keeping with the weather was both cold and raw, I shouldered my cane, with a carpet bag suspended at each end "a la Chinois,' and left the Tehama House without 'one lingering hope or fond regret.' "

He sailed on the Northerner which, "like the steamboat runners was lying at the end of the wharf blowing off steam."

"And so we laughed and sang and played and whiskied and soda-watered during the day. And fast the old Northerner rolled on."

The following is good . . . and characteristic of "Phoenix."

"You remember the two snobs that every night in the pursuit of exercise under difficulties walk up and down the deck, arm in arm, right over your stateroom. You remember how when just as you are getting into your first doze, they commence tramp! tramp! tramp! right over your head. They were on board the Northerner and the night before had aroused my indignation to that strong pitch that I had determined on their downfall. So before retiring I proceeded to the upper deck and there did I quietly attach a small cord to the stanchions which stretching across about six inches from the planking formed what in maritime matters is known as a 'booby trap.' This done I retired to my room, turned in and calmly awaited the result. In ten minutes they came, I heard them laughing together as they mounted the ladder. Then commenced the exercise, louder, louder, tramp! tramp!—thump! (a double barreled thump) down they came together. 'Oh, what a fall was there, my countrymen.' Two deep groans were elicited and then fellowed what if published would make two closely printed royal octavo pages of profanity. I heard them d—n the soul of the man who did it. It was my soul that they alluded to but I cared not, I lay there chuckling; 'they called but I answered not again,' and when at length they limped away, their loud profanity subdued to a blasphemous growl, I turned over in a sweet frame of mind and falling instantaneously asleep dreamed a dream, a happy dream of 'home and thee'—Susan Ann Jane!

"The next morning bright and early the Coronados hove in sight and at ten o'clock we rounded Point Loma and ran alongside the coal hulk, Clarissa Andrews, at the Playa of San Diego—just forty-nine hours from San Francisco.

"The Captain (he is the crew also) of the Clarissa Andrews, the gallant Bogart, stood on her rail ready to catch our flying line, and in a few moments we were secured alongside, our engine motionless and my journey ended.

(Continued next week)

The Ladies of the Sacred Heart Church will hold an ALL-DAY BAZAAR in the building next to Faber's Grocery, Saturday, Oct. 25, beginning at 10 a. m. They will have the biggest display ever shown in Ocean Beach, with lots of fancy work, and good home cooked foods. The proceeds will go towards paying off the debt of the church. Don't fail to attend this great Bazaar!

Kodak Films, FROIDE'S. opp. P.O.*

BASEBALL

O. B. CLUB PLAYS AT ESCONDIDO SUNDAY

Manager Cecil O. Carl announces that the Ocean Beach baseball team will cross bats with the Escondido club at Escondido next Sunday.

Stationery Supplies, Froide's, op. P.O

OCEAN BEACH CLUB DEFEATS GOLDEN HILL IN TEN INNING GAME

In a pitchers' battle last Sunday afternoon, Ocean Beach won from Golden Hill by a score of 4 to 3 in a ten-inning game. This is the second victory for the newly organized beach team with two games played. A pinch hit single by O'Neall did the trick in the extra panel. Vitek helped to win his own game with a double in the seventh. The rival pitchers each allowed seven safe hits. The error column duplicated the runs scored.

The LEONARD DELICATESSEN
5035 Newport Ave., Ocean Beach
Phone, Point Loma 242-J

BOY SCOUTS

Ocean Beach and Point Loma are among the schools having training troops that are fully organized and ready for work. The weekly Saturday hikes will give scouts an opportunity to pass tests that could not be passed at the school. It will also serve as part of the recreational program of school training troops.

THE BEAUTY SHOP
Phone Point Loma 63-W

Kodak Finishing FROIDE'S op. P.O.*

O. B. LIBRARY

MARGARET RANKIN, Librarian

"Mind and Body" is the subject of the poster exhibit at the O. B. Branch Library this week. The following books are on display: "Mind, Power and Privilege (Alston); "The Hidden Self," (Hunt); "The Way to Will-power," (Hazlitt); "Character Building and Thought Power," (Trine); "Masterful Personality," (Marden); "Man," (Allen); "As a Man Thinketh," (Allen); "Art of Living in Good Health," (Sager); "Philosophy of a Long Life," (Finot); "Will to Be Well," (Patterson); "Nerves and Common Sense," (Call); "Gaining Health in the West," (Price); "Cause and Cure of Colds," (Sadler); "Sleep and the Sleepless," (Collins).

It will do your EYES good to see CASTIEN, Rooms 16-17, Sefton Bldg., Fifth and C. Phone 644-27.

SPLENDID RESULTS FOR CAMPBELL CHEVROLET IN NOTABLE RUN

In the 100-hour "Endurance and Economy Run," recently promoted by the Campbell Chevrolet Company, the results were as follows: Mileage, 3043; average speed per hour, 30.43; miles per gallon gas, 29.1; quarts of oil—6½, or 1 qt. per 468 miles; water—3 pints, or 1 pt. per 1000 miles.

Mr. K. W. Stott states that fifteen different drivers took part, which proves that the average Chevrolet owner could do likewise under similar conditions.

BUILDING PERMITS

Betty B. Miller, house at 4601 Point Loma boulevard, $3000.

Roy Wilford, house at 2653 San Marcos, $4000.

FEATHERED FRIENDS

MISSION BAY BECOMES BIRD SANCTUARY NEXT JANUARY

After years of litigation and efforts toward making Mission Bay a bird sanctuarym, the common council has passed an ordinance prohibiting shooting on the bay. The law will be made effective beginning January 16.

The matter was brought before the council last Tuesday in petitions signed by a number of citizens and by the Natural History museum. Joseph Sefton, jr., appeared before the council to speak in favor of closing the bay to hunters, pointing out that among the signers of the petitions before the council were men who owned shooting facilities on the bay shore. Settlement of the bay shores also was cited as a reason for stopping shooting on the waters of Mission bay or in the tule swamps along the edges.

AMERICAN LITERARY ASSOCIATION

The American Literary Association has announced to the local branch the election to the presidency for 1924-25 of Clement Wood of Villard avenue, Riverview Manor, Hastings-on-Hudson, New York. The preceding president was our own talented Mrs. Winifred Davidson of Point Loma, who is publicly acknowledged to have been a very prominent factor in the growth of the Association during the past year.

AN EPOCHAL EVENT

SHENANDOAH ARRIVES AND DEPARTS SAFELY

With the motors whirring in the soft evenness of an engine in a Campbell Chevrolet car and appearing like an immense silvery smelt sailing across the sky over Ocean Beach early last Friday night, the great airship Shenandoah arrived in San Diego from the Atlantic coast. The huge dirigible was safely moored to the steel mast on North Island where it was viewed by thousands of spectators, until sailing for the north yesterday morning.

OMAHA MARKET, wholesale and retail, free delivery. Sweet Potatoes, 5 lbs., 25c; Fancy Apples, $1.50 box, or 4 lbs., 25c; Cauliflower, 15c and 20c head; Fancy Tomatoes, 4 lbs., 25c.

DEMISE OF A. C. REID

Following a severe attack of pneumonia, Arthur C. Reid passed away October 11 at the residence, 4977 Santa Cruz avenue. He was a native of Scotland and had passed his seventy-fourth year. He was the husband of Margaret Reid, of Ocean Beach, and a brother of Alexander Reid of Ratliff, England. The funeral took place last Wednesday and cremation was private at Greenwood crematory.

Picture Frames, Froide's, opp. P.O.*

Rudolph Valentino At Ocean Theatre

"GREAT WHITE WAY" WITH FAMOUS FOLKS BOOKED SATURDAY

In the wonderful production of "The Great White Way" to be shown at the Ocean Theatre tomorrow (Saturday) many nationally famous personages will be seen in every day life. Among the notables on view will be "Tex" Rickard, Damon Runyan, the Ziegfield "Folly" stars and chorus, "Al" Smith, "Cal" Coolidge, and a host of folks whose names one often sees in public print. Don't miss 'em! Also don't fail to see that remarkable lover, Rudolph Valentino, who comes next Wednesday and Thursday with Beb eDaniels and Lois Wilson in the great play "Monsieur Beaucaire." For Sunday, Manager Ericsson has secured Gaston Glass in "The Hero" with another rollicking series of "The Telephone Girl" and good comedy added.

SHERWIN-WILLIAMS PAINTS—San Diego prices—O. B. Feed, Fuel and Express, 1926 Bacon St. Phone Pt. Loma 20-W.

Clyde L. Seavey, president of the California Railroad Commission, has issued a statement declaring his support of the La Follette ticket.

The BROWN MOUSE

By HERBERT QUICK

(Copyright by The Bobbs-Merrill Company)

(Continued from last week)

"I wonder if it was," said Jennie. "No, I am sure it wasn't. He wanted to leave the children thinking as well as possible of their victim, and especially of Mr. Bonner; and there was really something in Mr. Carmichael's talk which could be praised. I have known Jim Irwin since we were both children, and I feel sure that if he had had any idea that his treatment of this man had been unnecessarily cruel, it would have given him a lot of pain."

"My dear," said Mrs. Brathwayt, "I think you are to be congratulated for having known for a long time a genius."

"Thank you," said Jennie. And Mrs. Brathwayt gave her a glance which brought to her cheek another blush; but of a different sort from the one provoked by the uproar in the Woodruff school.

There could be no doubt now that Jim was thoroughly wonderful—nor that she, the county superintendent, was quite as thoroughly a little fool. She to be put in authority over him! It was too absurd for laughter. Fortunately, she hadn't hindered him much—but who was to be thanked for that? Was it owing to any wisdom of hers? Well, she had decided in his favor, in those first proceedings to revoke his certificate. Perhaps that was as good a thing to remember as was to be found in the record.

CHAPTER XXII

And So They Lived—

And so it turned out quite as if it were in the old ballad, that "all in the merry month of May," and also "all in the merry green wood," there were great doings about the bold little promontory where once stood the cabin on the old wood-lot where the Simms family had dwelt.

The brook ran about the promontory, and laid at its feet on three sides a carpet of blue-grass, amid clumps of trees and wild bushes. Not far afield on either hand came the black corn-land, but up and down the bluffy sides of the brook for some distance on both sides of the King-dragged highway, ran the old wood-lot, now regaining much of the unkempt appearance which characterized it when Jim Irwin had drawn upon himself the gentle rebuke of Old Man Simms for not giving a whoop from the big road before coming into the yard.

The cabin was gone, and in its place stood a pretty little bungalow, about which blossomed lilacs and peonies and roses and other old-fashioned flowers furnished by Mrs. Irwin. For this was the teacher's house or schoolmanse for the new consolidated Woodruff district, and the old Simms wood-lot was henceforth to be the glebe-land of the schoolmanse.

Jim turned over and over in his mind these new applications of old, historic, significant words, dear to every reader of history—"glebe-land," "schoolmanse"—and it seemed to him that they signified the return of many old things lost in Merrie England, lost in New England, lost all over the English-speaking world, when the old publicly-paid clergyman ceased to be so far the servant of all the people that they refused to be taxed for his support. Was not the new kind of rural teacher to be a publicly-paid leader of thought, of culture, of progress, and was he not to have his manse, his glebe-land, and his "living?" And all because, like the old clergyman, he was doing a work in which everybody was interested and for which they were willing to be taxed. Perhaps it was not so high a status as the old; but who was to say that? Certainly not Jim Irwin, the possessor of the new kind of "living," with its "glebe-land" and its "schoolmanse." He would have rated the new as at least quite as high as the old.

From the brow of the promontory, a light concrete bridge took the pretty little gorge in the leap of a single arch, and landed the eye at the bottom of the front yard of the schoolhouse. Thus the new institution of life was in full view of the schoolmanse veranda, and yet shut off from it by the dry moat of the brook and its tiny meadow of blue-grass.

Across the road was the creamery, with its businesslike unloading platform, and its addition in process of construction for the reception of the machinery for the co-operative laundry. Not far from the creamery, and also across the road, stood the blacksmith and wheelwright shop. Still farther down the street were the barn, poultry house, pens, hutches and yards of the little farm—small, as were all the buildings save the schoolhouse itself, which was builded, as it should have been, for the future.

(Continued next week)

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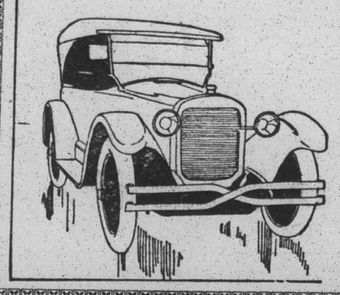

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Katherine's Kollum

By MRS. KIRK SMITH Phone, Point Loma 17.

JOLLY TWO IN ONE BIRTHDAY CELEBRATIONS AT THE FABER HOME

A supremely rollicking good time last Saturday formed a real red-letter day at the Faber residence on Saratoga avenue. It marked the double birthday celebrations of the bright and lively little Buddy Faber and of his devoted daddy, G. H. Faber, whom we all know as the ever pleasant and progressive proprietor of the Faber chain of grocery stores in the beach districts. But, wait a minute! This isn't a prosaic business notice. It's to tell about that happy occasion when a big bunch of jolly young folks just revelled in the glorious hospitality accorded by the most gracious Mrs. Faber, who takes her greatest delight in preparing enjoyable surprises for Buddy, the young king of the household. There were two birthday cakes, one adorned with five candles for the junior Faber and the other bearing one candle in honor of father Faber, who seems to grow younger as his son grows older. Among the young folks who participated in the celebration were Ruth and Dorothy Hubbard, Winifred Kenline Yvonne, Madeline, Barbara and Bailey Burdette, Agnes Lutter, Clara Penney, Dorothy Lighter, Betty Jane and Junior Howe, Carolyn and Buddy Houck, Ramona, Louis and Ella Cole, Scotty Miller, Buddy and Johnny Burkhardt, Ward Schrader, Earl Ericsson, Robert, Rupert, and Giddy Rock, Florence Chadwick, Linda, Glory, and Wyckoff Claues. Miss Charlotte Thomas splendidly assisted Mrs. Faber, in looking after the general wants of the little ones. The decorations and favors were very attractive, being characterized by a most artistic Hallowe'en atmosphere. Buddy received a bountiful collection of gifts.

* * *

THE BEAUTY SHOP
Phone Point Loma 63-W

* * *

CLASS ENTERTAINED

Mrs. L. N. Shepley, of 5114 Saratoga avenue, gave a party for her nephew, Louis Ray Shepley, last Saturday and invited her Sunday school class, of which he is a member. The boys were Jack Mason, George Bergerman, Charles Williams, Earl Leonard, Nicholas Maloof and Louis Shepley. They played games and enjoyed ice cream and cake.

Mr. and Mrs. Shepley entertained over the week-end Mr. and Mrs. Miles Beaver and their daughter Rose, and the triplets, Ramona, Orena, and Reona of Anaheim, Calif.

* * *

SPIRELLA CORSETIERE —Mrs. Mabel Farris, 4725 Voltaire Street, Ocean Beach.

* * *

R. W. MacDonald and family have moved from 4955 Saratoga avenue to San Diego for the winter.

DELIGHTFUL PARTY MARKS TENTH BIRTHDAY OF MISS JESSIE DUNBAR

A splendid program of music and singing and a most enjoyable birthday dinner marked the tenth birthday celebration of Miss Jessie Dunbar, last Friday, October 10, at the home of her parents, Mr. and Mrs. J. E. Dunbar, 4836 Cape May avenue. An elaborate birthday cake, adorned with ten candles, served as the centerpiece of a sumptuously laden table, while cosmos and carnations formed the decorations. The favors were beautiful French baskets of colored glass, filled with dainty bonbons. The happy young hostess was the recipient of a wealth of pretty and appropriate gifts. Mere words cannot describe the beauty and elegance of the occasion. The guests included Dorothy Armstrong, Elizabeth Armstrong, Mary Jane Beeler, Marie Wetmore, Hattie Sheperd, Bettie Peace, Alice Clark, Loria Mae Clark, Ruby Olsen, Baby Ratty, Gordon Wells, Butler Harrison, Harry Woodward, William Temple, Edward Schoening of Ocean Beach, Winifred, Gloria, Norma and Carleton Williams of San Diego, Mrs. F. J. Ratty, Mrs. H. McCullough, Mrs. Beeler, Mrs. Holmes and Mrs. Fletcher of Ocean Beach, Mrs. E. Lamson, Mrs. J. King, Mr. White, Miss Astria Nickerson, Miss Elizabeth L. Roak and Mrs. W. Hinkle of San Diego.

* * *

Birthday Cards, FROIDE'S, opp. P. O.

* * *

Katherine gratefully acknowledges most pleasant remembrances from the birthday banquets held respectively by the Faber and the Dunbar families.

* * *

ENGAGEMENT ANNOUNCED

Mr. and Mrs. William Nelson Brooks announce the engagement of their niece, Josephine Margaret Dilks to Mr. Edward Joseph Searabia, the son of Mr. and Mrs. Searabia of San Diego. Mr. Searabia is a San Diego boy and is employed by the Spreckels company. Mr. Searabia served in the World War and was discharged with a brilliant war record. Miss Dilks is an Ocean Beach girl, having graduated from the O. B. Grammar school, also the San Diego High. The wedding will take place in the near future.

* * *

The LEONARD DELICATESSEN
5035 Newport Ave., Ocean Beach
Phone, Point Loma 242-J

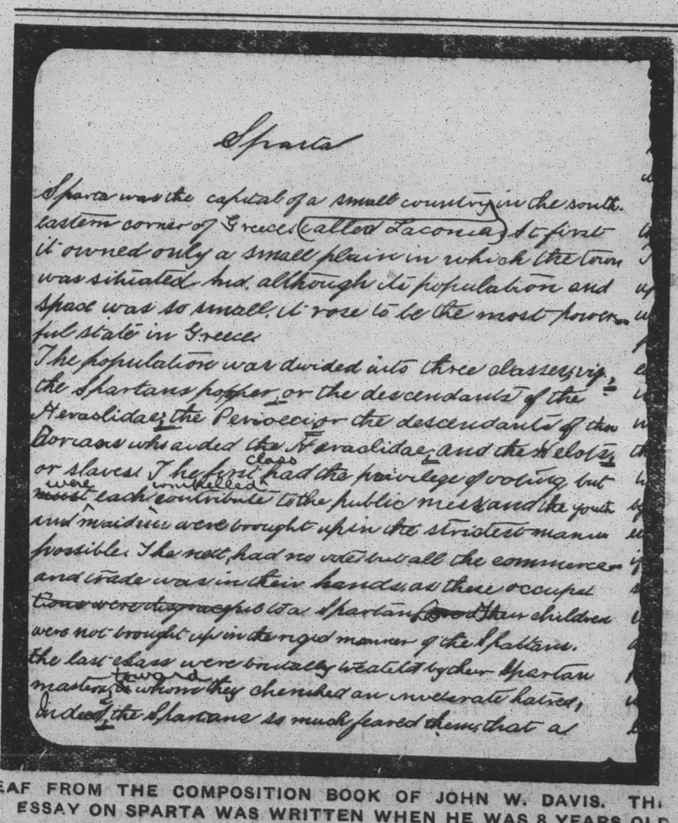
* * *

OCEAN BEACHITE WINS IN BOOK CONTEST

Among the winners in a recent San Diego book contest is announced the name of Mrs. R. E. Peebles, of 2244 Bacon street, Ocean Beach.

* * *

Picture Frames. FROIDE'S, opp. P. O.



Sparta

Sparta was the capital of a small country in the south-eastern corner of Greece (called Laconia) At first it owned only a small plain in which the town was situated. And although its population and space was so small it rose to be the most powerful state in Greece.

The population was divided into three classes viz the Spartans, hoplites or the descendants of the Heraclidae, the Perioecic or the descendants of the Dorians who aided the Heraclidae and the Helots or slaves. The first had the privilege of voting but were forbidden to each contribute to the public messes and like youth and maidens were brought up in the strictest manner possible. The next had no vote but all the commerce and trade was in their hands as these occupations were disgraceful to a Spartan. Their children were not brought up in the manner of the Spartans. The last class were brutally treated by their Spartan masters to whom they cherished an inveterate hatred, indeed the Spartans so much feared them that a

LEAF FROM THE COMPOSITION BOOK OF JOHN W. DAVIS. THE ESSAY ON SPARTA WAS WRITTEN WHEN HE WAS 8 YEARS OLD

LOS ANGELES — Special correspondent, MRS. ELLA SNEL, 415 West 37th street, Los Angeles, Calif.

* * *

In order to insure prompt and proper publication of news notices of all societies, lodges, associations and other like gatherings, the chairman, secretary or head of such bodies are respectfully requested to send their news items direct to THE BEACH NEWS office on or before Thursday noon of each week.

Residence Phone Point Loma 16 Office Phone Point Loma 72-J
Dr. F. J. Ratty
PHYSICIAN and SURGEON
Res., 4820 Cape May Avenue
Office, 5024 Newport Ave.

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THE NEW 1925 LINE OF JUVENILE AUTOS ARE HERE
And also the Lloyd Doll Buggies, Columbia Tricycles and Scooters will be found in our basement salesroom. Visitors are always welcome.
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FIRE! FIRE!! FIRE!!!

In the event of fire or any emergency requiring the services of the Ocean Beach Fire Department
Phone 622-44

POLICE! POLICE!!

The Police Station is located on Abbott street, foot of Santa Monica avenue, and the phone number is
Point Loma 4.

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SATURDAY
"THE GREAT WHITE WAY"
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A Big Special Cast
DON'T MISS IT
Admission 15c and 20c

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"THE HERO"
Also
"THE TELEPHONE GIRL"
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At Regular Prices

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RUDOLPH VALENTINO
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"MONSIEUR BEAUCAIRE"
With
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Always a Good Comedy

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IF IT'S LAUNDRY WORK, WE DO IT!
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Young and Old, Rich and Poor, All ride at same price, 5c each.

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THE BEACH NEWS

AN INDEPENDENT PAPER

Promoting the Progress of the Beach Sections of San Diego and the Entire Point Loma Peninsula.

PUBLISHED EVERY FRIDAY

4829 Saratoga Avenue
Ocean Beach, California
Phone Point Loma 17

KIRK SMITH ..... Editor-Owner
KATHERINE SMITH ... Sec'y.-Treas.

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"Entered as second-class matter December 1, 1922, at the Postoffice at Ocean Beach, California under the Act of March 3, 1879."

FRIDAY, October 17, 1924

A LEGAL NEWSPAPER

News contributors and advertising patrons will please take notice that the forms of The Beach News close at noon every Thursday and will greatly oblige by submitting their favors accordingly. Write on one side of the paper only.

EDITORIAL

BUSINESS GOES FORWARD

For about three months in the midst of a presidential election year, stocks and bonds have been advancing, payrolls are on the increase, industries show an upward trend and the market price of farm products has been steadily improving (western wheat gone to $1.50 a bushel), general conditions in these matters in presidential years heretofore being just the opposite.

The American people seem to have outlived any fear that business or industries can any longer be seriously affected by national political campaigns.

Where there is full public discussion under our free institutions and an elastic constitution that cannot easily be tampered with or overthrown, our institutions are safeguarded.

A RADIO WORLD

We are indeed living in a radio world age. It can truthfully be said that this has become a radio world.

As a home builder and conservator of family life, radio has come at an opportune time—millions of families gathering in the home to hear the news and enjoy the music.

Few people fully comprehend the extent to which the radio is now employed in the guidance of ships. Not only ships at sea but lighthouses along the shore enjoy the benefits of communication and radio signals from ships.

From daily market reports for the farmers, baseball scores for the boys, religious services for the old folks and the latest jazz music for the young, the radio is the age wonder of humanity.

ABOUT PRINTING PRICES

All job printing by "The Beach News" carries the Union Label and all estimates are made in accordance with the Franklin Price List, our prices for standard printing being precisely the same as any Union office in the city. Quality and service unexcelled. Give us a trial. Phone Point Loma 17.

SPEND YOUR DIMES AND DOLLARS AT HOMF

FABER'S Ocean Beach Grocery
5008 Newport avenue Phone Pt. Loma 48
Faber's Little Cash Grocery
5021 Newport Ave. Pt. Loma 129
Faber's Cash & Carry No. 3
2119 Bacon St. Phone Pt Loma 248
FABER'S Cash & Carry No. 4, Mission Beach
WHY TRADE ELSEWHERE
WE CARRY THE BEST AND SELL THE CHEAPEST
TRADE AT HOME AND SAVE MONEY

REMEMBER This Date

November 1st

On this date the Home Lighting Contest in which hundreds of boys and girls of San Diego have entered, in order to win the $15,000.00 home, will close. All essays and plans must be turned in to the office of the San Diego Consolidated Gas & Electric Company, on or before that date, in order that you may be in the contest.

If you have not already secured your primer, you still have sufficient time to secure one by calling at the Information Desk, of the San Diego Consolidated Gas & Electric Company, 857 Sixth, or one of the district offices, and complete your essay before November 1.

ACT NOW, IN ORDER THAT YOU MAY BE ONE OF THE SAN DIEGO WINNERS.

Commercial Department
San Diego Consolidated Gas and Electric Co.
857 Sixth
MAIN 64
Byllesby Engineering and Management Corporation

STRAIGHT TALKS WITH AUNT EMMY

ON BEING A SMALL INVESTOR

"It seems to me, Aunt Emmy," said Jane, "that it is rather silly for us to be talking about investments when all we can save is about $500 a year after all our expenses and life insurance are paid."

"You're wrong there. If you save $500 a year you are doing very well indeed, and remember that the insurance you speak of is in the nature of an investment itself."

"Well, I know, Aunty, but somehow investments always seem to mean dealing in lots of money, thousands and thousands of dollars. There certainly can't be many good securities which people with so little money as we have could buy."

"Indeed, there are a number of good investments for the small investor," said Aunt Emmy. "Even if you could only set aside five or ten dollars a month you can be sure of one investment that you can safely make on your own responsibility and that is putting your money in a savings bank, the safest and most conservative way of making it work for you. Even though the interest will be moderate, you will feel safe. Then there are other securities you can buy, but don't buy any before getting sound advice from some trust company or bank. These investments are real estate mortgages, industrial corporation securities, public utility corporation securities, government securities—any one of these securities may be bought on the installment plan. You may pay as little as five dollars a month for them or as much as you want to invest.

"Of course you can never be actually positive that an investment will turn out well. Human affairs are uncertain at best. When you invest money, what you really do is entrust your money to business men to use in a paying business. If your bank gives a good account of the corporation whose securities you desire to buy you are comparatively safe. But never use a cent of your capital for speculation. No matter who comes to you and tells you that a certain stock is going up, that it is a sure thing, don't speculate on it. Speculating in stocks is not for our kind. You'd never believe it, but some people who are supposed to have common sense will mortgage their homes and ruin themselves in wild speculations. The best thing for you is to buy securities on monthly payments."

"Can you do that, Aunt Emmy?"

"Certainly, and if you start to do it you'll soon find that you'll be willing to do without lots of little catch-penny things for the sake of owning a nice comfortable bond."—Anne B. Aymes

KEEPING WELL

THE PROBLEM OF THE MORON

DR. FREDERICK R. GREEN
Editor of "HEALTH"

MUCH is being said in the newspapers about morons.

One might be led to believe that this was a new condition which had only recently arisen. Yet "moron" is only the present-day name for "feeble-minded."

There has always been a certain amount of feeble-mindedness or mental defectiveness, just as there has always been a certain amount of physical defectiveness.

Feeble-minded persons are those who lack one or more mental traits which are possessed by normal persons and which are necessary in social relations. As society becomes more complex and exacting, the number of persons unable to comply with the increasing social conditions naturally increases.

Mental defectiveness is due to some parental or infantile condition.

There are just two problems in the treatment and care of these defectives.

The first is one of classification—how can the mentally defective person be distinguished from the mentally normal person? In marked cases this is easy. It is the so-called "borderline" cases that are difficult.

The old English legal definition of a feeble-minded person was very simple. He was a person who could not count 20-pence or who could not tell who was his father or mother. That was good enough for those days.

Many elaborate mental tests have been devised for detecting and measuring feeble-mindedness. None of these is absolutely accurate.

Feeble-mindedness shows itself in many ways. The individual may be color-blind, word-blind, or figure-blind. He may have defective memory, defective or uncontrollable emotions, defective or uncontrollable temper. This does not mean that every color-blind person is mentally defective nor that every mentally defective person is color-blind. It does mean that mental defectiveness shows itself in some form of defective senses or mental processes.

In prehistoric times nature and the struggle for existence disposed of most o fthe defectives.

Today we are protecting them and caring for them in institutions where the need of contact with the outside world is removed. We have also learned that the higher type of feeble-mindedness—what is known as the "high-grade moron"—can be trained and educated.

Civilization has not yet found out how to prevent feeble-mindedness nor how to prevent the moron from becoming an expense and a danger to the normal individual.

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The Chevrolet Corner
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Where Service Counts

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TERMS CASH
Rates, 10 cents per line, averaging 5 words to a line. No advertisement for less than 30 cents, all payable in Advance

FOR SALE—$85 Victor Victrola for $25. FROIDE FOTO STUDIO, opposite P. O.

FOR SALE—Goat's milk; rabbits; eggs; chickens. "Woodmere," 4729 Cape May ave., Ocean Beach.

WANTED by lady at Ocean Beach, child to board, infant or older. Has state license. Apply P. O. Box 133.

FOR SALE — Five Barred Rock Pullets and one young Rooster. 4719 Santa Monica Ave. Call mornings.

CORNER LOT, Sunset Cliffs section, fine residential neighborhood; big snap, only $225. Specially listed with KIRK SMITH, Licensed Realty Broker, office of "The Beach News."

MICKIE SAYS—

EVEN IF EVRYBODY IN TOWN BOUGHT AT YOUR STORE, MR. MERCHANT, IT WOULD PAY YOU TO KEEP ON ADVERTISING, BECUZ THEYS STRANGERS MOVIN' TO TOWN CONTINUALLY, BESIDES TH' KIDS THAT GROW UP 'N BECOME NEW TRADE
DONT MAKE FUN OF THE TOWEL! YOU MAY BE OLD YOURSELF SOME DAY
CHARLES SUGHROE

CLASSIFIED ADS
GET QUICK RESULTS

Women Not Swayed by False Pledges

They Believe Firmly in Coolidge, Says Mrs. Alvin T. Hert, National Leader.

Republican women are not allowing their emotions to run away with them. There will be no split in their ranks. Promises held out by LaFollette and the Socialist-Third party, hold no appeal for them. They will vote for Coolidge. This is the manner in which Mrs. Alvin T. Hert, vice chairman of the Republican National Committee, sums up the outlook for November 4th.

Mrs. Hert says that without exception reports of Republican national committeewomen from every state are the same in one respect. They all say that women are for Coolidge because they believe in him as a man. They know of the high principles for which he stands. They have watched his record during the past year and see that he is a man of conviction, and at all times stands for that which he thinks is for the good of the majority. They say that women appreciate his firm stand for an economical administration—the fact that he has evaded no issue, compromised no principle. They know that President Coolidge and the Republican party stand for protection. This means much to the woman in industry and the wife of the working man.

WE CIRCULATE

Religious News

CHRISTIAN SCIENCE SOCIETY
1965 Abbott Street, Ocean Beach

Services are held as follows:
Sunday morning at 11 o'clock.
Sunday School, 9:45 a. m.
Wednesday evening at 8 o'clock.

FIRST BAPTIST CHURCH OF OCEAN BEACH
DeFoe Street at Santa Monica Ave
E. HERBERT HAYDEN, D. D., Pastor

Sunday—Worship and preaching at 11 a. m. and 7:30 p. m. Bible school at 9:45 a. m. Young People Union at 6:30 p. m.

Wednesday — Mid-week meeting for praise, prayer and conference at 7:30 p. m. All are invited to these meetings.

Sunday, Oct. 12—Morning topic, "The Satisfying Christ." Anthem, "Mightiest of All," choir. Evening—"Fancy's Show Box." Special music.

CATHOLIC CHURCH
Cor. DeFoe St. and Saratoga Ave.
Pastor: Rev. Declan E. Foley.

Sundays—Morning service, 8:30; Evening service, 7:30; Sunday school, 9:30 a. m.

Week Days—Service at 8:00 a. m.

At Roseville, Sundays—Service at 10:30 a. m.; Sunday school 11:30 a. m.

UNION CONGREGATIONAL CHURCH
(Corner Defoe Street and Santa Monica Avenue)

Sunday School at 9:45 a. m.
Morning worship at 11 o'clock.
Evening service at 7:30 o'clock.

TRINITY MISSION EPISCOPAL
Sutcliffe Bldg., 1955 Abbott Street
Rev. George Wallace, D.D., Pastor.

Sunday school at 9:45 a. m.
Morning service at 11.

LEGAL ADVERTISEMENT
Assessment Notice

AGNEW SANITARIUM
Principal place of business, San Diego, California.

NOTICE is hereby given that at a meeting of the Directors held on October 6, 1924, an assessment of Five Dollars ($5.00) per share was levied on the capital stock of the AGNEW SANITARIUM COMPANY, a corporation, payable to R. L. Johnson, assistant secretary, at 420 Union Building, San Diego, California, on October 7, 1924. Any stock upon which this assessment shall remain unpaid on November 10, 1924, at 7 o'clock P. M. will be delinquent, advertised for sale at public auction and unless payment is made before, will be sold on December 1, 1924, at 7 o'clock P. M. to pay the delinquent assessment, together with advertising costs and expenses of sale.

IDA L. LEE,
Secretary.
San Diego, California.
5t—Oct. 10, 17, 24, 31, Nov. 7.

Here's A Snap!

NEW MODERN HOUSE, 4 rooms and bath; built-in features, lot 25x100; central, near main boulevard; exceptional bargain for cash, or will exchange for lots and cash difference. Splendid investment proposition. Specially listed with KIRK SMITH, licensed realty broker, office of "The Beach News."

POSTOFFICE SCHEDULE
H. K. Rankin, Postmaster

Mail arrives 10 a. m., departs 11 a. m.; arrives at 4 p. m., departs at 4:30 p. m. Mail closes fifteen minutes before departure. General delivery open 8 a. m. to 6 p. m., except on Sundays and legal holidays.

Prosperity!—Feel it, talk it, know it—Advertise!

MASTER FORGERS' TRICKS EXPOSED

The "Perfect Forgery" Always Has a Weak Spot That Leads to Penman's Downfall.

NATIONWIDE DRAGNET OUT

Bankers Working Together to Catch Crooks Who Cause Losses of $150,000,000 With Bad Checks Yearly.

A bogus check scheme that was so original, sound and business-like that it became known in detective circles as "the one perfect forgery," but finally, like all of them, led to its own inventor being trapped, is described by Reuben A. Lewis, Jr., in the American Bankers Association Journal. The article, which says forgeries cost the banks and business concerns at least $150,000,000 a year, deals with the ways of forgers and the relentless warfare being conducted against them by the bankers.

"Crime does not pay," Mr. Lewis says. "Soon the law reaches out and seizes the misguided operator who thinks he can get away with it. For one of the peculiar things about the forger is that, while he may devise a clever scheme that brings a rich return on its initial trial, he continues to work it until caught.

"Fortunately, there appears to be a weak spot in the best laid scheme And just as soon as this weak spot is uncovered, it is broadcast to all the banks in the land. So the banks, informed as to the method of approach that the forger will make, and the little peculiarities of the job, are on the alert to nab him when he makes his next reappearance.

The King of Forgers

"The 'master forger' is William Hamilton Harkins, probably the most dangerous operator known to the banking world. Several times in the toils of the law, Harkins has managed to escape. The daring 'king' of the forgers made a confession that he had defrauded banks of more than $300,000 during the years of his career.

"His scheme follows a certain set pattern. The key to Harkins' plan is obtaining a blank check from the checkbook of a well known firm. Recently Harkins sauntered into the office of a granite dealer. He ordered a monument and tendered a check for a substantial part of the memorial. He requested the proprietor of the store to permit him to dash off a letter to his folks at home. Seizing a propitious moment, Harkins spotted his checkbook, noted the exact balance, tore out a sheaf of checks and disappeared.

"Reproducing the proprietor's signature, Harkins drew up a sizeable check. On the reverse side he inscribed his alias as the payee and then added after 'O. K.' the facsimile of the depositor's signature. This acted as an identification indorsement, so when he presented the check at the bank it was readily cashed.

The Weak Spot

"The weak spot in Harkins' scheme is the identification indorsement. If the teller, before cashing any check bearing this alleged indorsement, telephoned to the depositor and checked up on its issuance, the scheme would have short shrift."

Banks throughout the country have been put on guard against Harkins and his plan and it is believed he cannot operate long without again falling into the net. The scheme that was pronounced unbeatable was devised by a forger known as F. Mayer and centered around the certified check fraud, Mr. Lewis says, continuing:

"F. Mayer would open accounts with four or five banks in a sizeable city. The largest account ran around $5,000. By kiting checks back and forth between the several banks, he would establish his identity with the tellers and become known as a man accustomed to deal in large figures.

"After conducting these preliminaries for a few weeks, Mayer would go to the bank where he had his largest account and ask that a certified check be issued to him for substantially all of the money remaining to his credit. From the genuine check, he would make four or five duplicates

"In turn, Mayer would visit the other banks, where he had established small accounts. Inasmuch as he had cashed checks for some time, Mayer generally had little trouble in getting the banks to honor the certified checks. If a teller took the precaution of calling the issuing bank on the telephone to inquire if it had made out such a certified check, he would gain confirmation

The Forger Caught

"But even the 'perfect' forgery scheme cannot be worked with impunity. Mayer succeeded in defrauding Kansas City banks out of $27,000 and made his escape. A few months later he was walking down the streets of Los Angeles when a teller who had honored one of the bogus checks in the middle western city recognized him. Mayer took to his heels with the former teller in hot pursuit, and the criminal lost."

The losses sustained through forgeries by banks may be mainly attributed to the failure of the tellers to observe the rules against cashing checks for strangers or allowing depositors to draw on uncollected items.

"A relentless, sustained hunt is conducted to apprehend the forgers. The new twists, the variations in the methods, the latest ruses used are followed by the detectives. The modes of operation are broadcasted throughout the country," the article declares. "The American Bankers Association alone, through its Protective Division, spends more than $100,000 a year to check depredations against banks."

◆ ◆ ◆

Classified Ads Get Quick Results.

Phone or send your orders for PRINTING, from the smallest card to a poster, to **The Beach News**, for service and satisfaction.

Don't Miss "LOMA LORE" series

MISSION BEACH
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Is the First Unit in the Improvement of the
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The increasing number of HOMES being built at MISSION BEACH attests the popularity of California's most desirable resort.

For further information call at *GENERAL SALES OFFICE*
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THE RAINS ARE COMING!
PREPARE FOR THEM NOW!

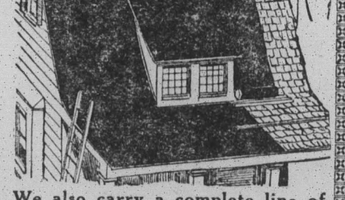
Fix up that Roof Before it Is Too Late. Don't Put It Off!

Another day it may mean ruining of your house and furnishings. We are in a position to offer you most any kind of roofing material.

We have in stock at our warehouse and yard a complete line of Pioneer and Paraffine Roofings, Cedar and Redwood Shingles —also Pioneer Slate Shingles.

Come and see us or we will send a representative to your home.

Estimates Cheerfully Given



We also carry a complete line of building material of all kinds. See us before you build.

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and Prospective Purchasers of Realty in the BEACH Districts of San Diego, California:

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Kirk Smith
LICENSED REALTY BROKER

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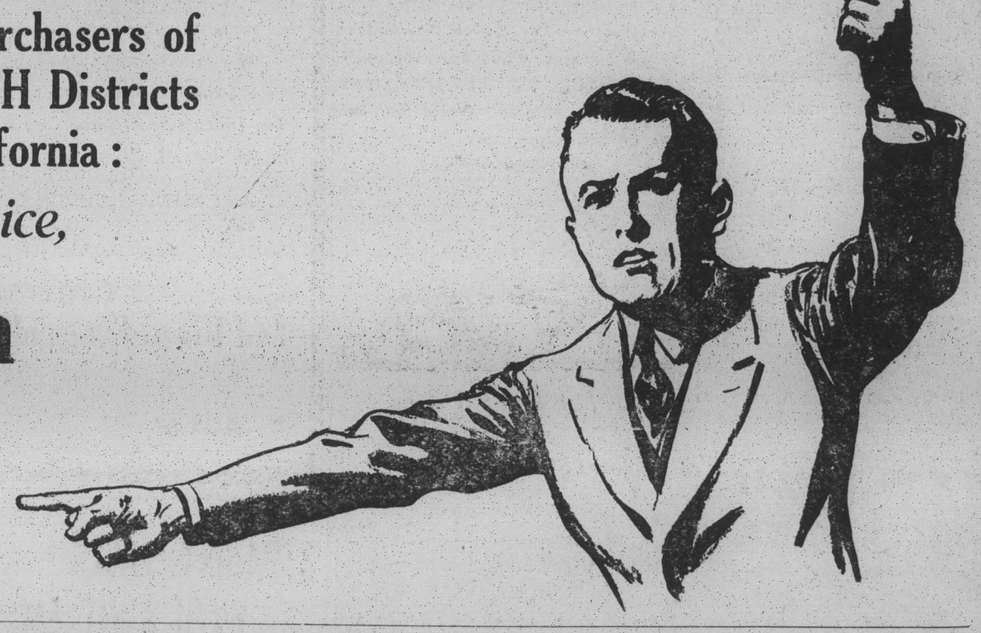

Don't Fail To Read Special Listings in Another Column

OPPORTUNITY
Now Rapping At Your Door!

BEAUTIFUL BAY SITE with furnished cottage; lot 50x148 from boulevard to bay; big bargain where values are steadily increasing; only $3,000 with special terms. Exclusively listed with KIRK SMITH, Licensed Realty Broker, office of "The Beach News."

FOUR LOTS, centrally located; house on one lot; owner will sell whole parcel or divide in pairs; priced way down; ask about this splendid offerings. Exclusively listed with KIRK SMITH, Licensed Realty Broker, office of "The Beach News."

SIX LOTS, with cosy cottage, garage; chicken runs; bearing fruit trees, rich garden; wonderful chance for couple to combine business with beach home; only $6,000; good terms. Exclusively listed with KIRK SMITH, Licensed Realty Broker, office of "The Beach News."

SUNSET CLIFFS section, four lots, one improved with cottage; will divide plot; priced below par; near car line. Bib bargain for home seekers or investor. Specially listed with KIRK SMITH, Licensed Realty Broker, office of "The Beach News."

TRIANGLE PLOT (3 lots) on West Point Loma boulevard, overlooking bay; ideal site for apartment house; grand beach investment. $3000 will handle. Specially listed with KIRK SMITH, Licensed REALTY Broker, office of "The Beach News."

BUSINESS PROPERTY, including buildings; heart of commercial district, near electric car line. Best buy at the beach. If you're looking for a business snap, don't miss this. Specially listed with KIRK SMITH, Licensed REALTY Broker, office of "The Beach News."

GOOD-PAYING BUSINESS, worth $1000, will sacrifice for $650; owner called east; long lease, fair rental. Bargain for quick buyer. Exclusively listed with KIRK SMITH, Licensed Realty Broker, office of "The Beach News."

CASH SNAP—Lot in Loma Alta, finely situated. Owner needs the money. $250 cash gets it right now. Exclusively listed with KIRK SMITH, licensed realty broker, office of "The Beach News."

FINE LOT, on Brighton avenue, just east of Abbott. Big bargain for cash. Specially listed with KIRK SMITH, licensed realty broker, office of "The Beach News."

FOUR LOTS—Finely situated in central addition La Jolla; 100x160; between three streets; $1,200; splendid investment. Exclusively listed with Kirk Smith, licensed realty broker, office of "The Beach News."

TOP OF THE CREST, corner lot, billion dollar view for just an even $1000; just suited for square artistic residence; on market for short time only. Exclusively listed with KIRK SMITH, Licensed REALTY Broker, office of "The Beach News."

INCOME PROPERTY—Three furnished cottages on two lots, 50x140; centrally located in Ocean Beach; double garage; total rentals, $85 monthly; $7000, good terms. Exclusively listed for short time only with KIRK SMITH, Licensed Realty Broker, office of "The Beach News."

Dancing Every Night and Sunday Afternoon--Except Monday
BENBOUGH'S
OCEAN BEACH DANCE PAVILION

FARMERS' FINANCIAL STATEMENT AS AN AID TO BUSINESS SUCCESS

By D. H. OTIS, Director, Agricultural Commission American Bankers Association

Farmers, like other business men, frequently need to borrow money. Business men furnish their bankers with a statement. Why should not the farmer? In order to safeguard the depositors' money which he loans out, the banker needs full information regarding the borrower's financial condition. Many farmers are entitled to better credit standings which such credit statements will give them. These statements will also tell the farmer whether his business as a whole is a going concern.

D. H. Otis

It is not such a difficult task to make out a statement at least once a year. The first year will be the hardest. After that it will come easy. The statement should include the value of land and buildings, the value of the crops on hand at the beginning of the year, such as grain, hay, fiber crops, fruits and vegetables, etc. The statement should also include the number and value of the different classes of livestock, including horses, cattle, sheep, hogs, poultry, bees, etc.

It should also show value of crop machinery, dairy equipment, poultry equipment, harness, pleasure vehicles, power machinery, etc. Under other assets should be included cash on hand or in bank, loans receivable, accounts receivable, cash value of insurance policies, stocks and bonds, United States securities and other miscellaneous assets, not included in the above.

The financial statement should also list liabilities, such as mortgages, both real estate and chattel, notes due bank, notes payable to others, accounts or bills due others, premiums on life insurance, interest on taxes, etc.

The net worth may be determined by taking the liabilities from the total assets. If there are any contingent liabilities they should also be listed. These would include endorsements on notes of others, security or bondsman for others, leases or contracts, judgments or suits pending.

Other Information

In addition to the above, general information could be given on the cash value of life insurance assets pledged as collateral or insurance carried on buildings, insurance carried on livestock, insurance carried on machinery or implements, taxes for the year, cash received during the year and cash paid out during the year.

These various items can be arranged in tabulated form, and the figures indicating the amounts involved placed opposite each item. A copy of this credit statement should be preserved for use in making out next year's statement, and also for purposes of comparison when two yearly statements have been compiled. This comparison will give the farmer an idea as to how his business is going. It will be in the nature of an inventory, and will furnish abundant food for thought. If the practice is persisted in for a series of years it will be of untold value to the farmer in studying the business management of his farm.

Business men find it absolutely necessary to take inventory and prepare financial statements. Such practice has not been so general with the farmer. Here lies an open door of opportunity. The financial statement is the first step toward reliable farm accounting. Once the farmer gets started in making statements it will stimulate him to keep more records, to study more closely and minutely his business and to ascertain the sources of his profits as well as the factors that make up his expenses. When these are known ways will be suggested as to how to increase receipts and reduce expenses. There are both satisfaction and profit in following up from year to year these credit statements and the farm records that necessarily go with them.

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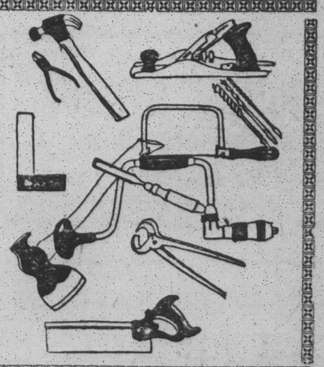

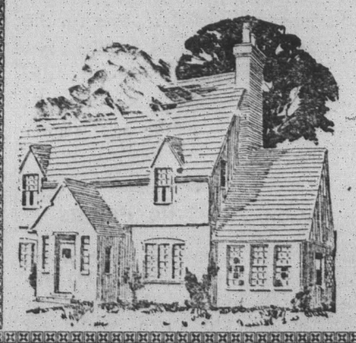

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